Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services



Aetna Choice® POS II - TRS-Care Standard (Non-Medicare Eligible Retirees and/or Dependents in a Network Area)

TEXAS PUBLIC SCHOOL EMPLOYEE GROUP INS. PROGRAM Coverage Period: 01/01/2020-12/31/2020

Coverage for: Eligible Employee (EE) Only; EE+ Family

Plan Type: POS



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.trscarestandardaetna.com or call 1-800-367-3636. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-367-3636 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network:</u> EE Only \$1,500; EE+ Family \$3,000. Out-of-Network: EE Only \$3,000; EE+ Family \$6,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In- <u>network preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www. trscarestandardaetna.com</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>Network</u> : EE Only \$5,650; EE+ Family: Individual \$5,650/ Family \$11,300. Out-of- Network: EE Only \$11,300; EE+ Family: Individual \$11,300/ Family \$22,600.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. Under a family <u>plan</u> , each person's individual claims count toward the family out-of-pocket maximum. After a person meets the individual out-of-pocket maximum, their expenses will be covered at 100%.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, health care services not covered under this <u>plan</u> & penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. Visit <u>www.trscarestandardaetna.com</u> or call 1-800-367-3636 for a list of in- <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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All $\underline{\textbf{copayment}}$ and $\underline{\textbf{coinsurance}}$ costs shown in this chart are after your $\underline{\textbf{deductible}}$ has been met, if a $\underline{\textbf{deductible}}$ applies.

		What You W		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you visit a health care <u>provider</u> 's office or clinic	Specialist visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you visit a health care provider's office or clinic	Preventive care /screening /immunization	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a TRS Virtual Health medical visit	TRS Virtual Health video/phone consult	\$30 fee per consult, applies to <u>deductible</u> . After <u>deductible</u> , plan pays 80%; you pay 20% <u>coinsurance</u>	NA	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark More information about prescription drug coverage is available at https://info.caremark.com/t rscarestandard	Generic drugs	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	Covers 31-day supply (retail), 60-90-day supply (mail order or Retail-Plus). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification required. Step therapy required. Deductible does not apply to specific generic preventive medications. If you utilize a non-participating pharmacy or a network pharmacy that will not file an electronic claim, you must file a direct claim with CVS Caremark. You will be responsible for any cost difference between the pharmacy charge and the plan reimbursement.

Proprietary 477072-514378-972001

If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark More information about prescription drug coverage is available at https://info.caremark.com/trscarestandard	Preferred brand drugs	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	Covers 31-day supply (retail), 32-90 day supply (mail order or Retail-Plus). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification required. Step therapy required. Deductible does not apply to specific generic preventive medications. Starting Jan. 1, 2020, if you obtain a brand-name drug when a generic equivalent is available, you are responsible for the difference in cost between the brand-name drug and the generic drug, in addition to the generic coinsurance. This cost difference will not apply to your accumulations (deductible or maximum out of pocket).
If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark More information about prescription drug coverage is available at https://info.caremark.com/trscarestandard	Non-preferred brand drugs	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	20% <u>coinsurance</u> (retail & mail order or Retail-Plus)	Covers 31-day supply (retail), 32-90-day supply (mail order or Retail-Plus). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification required. Step therapy required. Deductible does not apply to specific generic preventive medications. Starting Jan. 1, 2020, if you obtain a brand-name drug when a generic equivalent is available, you are responsible for the difference in cost between the brand-name drug and the generic drug, in addition to the generic coinsurance. This cost difference will not apply to your accumulations (deductible or maximum out of pocket).

477072-514378-972001

3 of 8

If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark More information about prescription drug coverage is available at https://info.caremark.com/trscarestandard	Specialty drugs	20% <u>coinsurance</u>	20% <u>coinsurance</u>	All prescriptions must be filled through the Caremark Specialty Pharmacy. Copay Assistance Benefit: Some specialty medications may qualify for third party copayment assistance programs which could lower your out-of-pocket costs for those products. If you use third-party copayment assistance for any such specialty medication, you will not receive credit toward your maximum out-of-pocket or deductible for any copayment or coinsurance amounts that apply to a manufacturer coupon or rebate.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have outpatient surgery	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency room care	20% coinsurance	20% <u>coinsurance</u>	40% <u>coinsurance</u> for non-emergency use out-of-network.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% <u>coinsurance</u>	None
If you need immediate medical attention	Urgent care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If you have a hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: 20% coinsurance	Office & other outpatient services: 40% coinsurance	None

Proprietary 477072-514378-972001

4 of 8

If you need mental health, behavioral health, or substance abuse services	TRS Virtual Health video consult	Consult fee: \$185 psychiatrist (initial visit) \$95 psychiatrist (ongoing visits) \$85 therapy visits*, Consult fee applies to deductible. After deductible, plan pays 80%; you pay 20% coinsurance	NA	*Therapy visits can be with a psychologist, licensed clinical social worker, counselor or therapist
If you need mental health, behavioral health, or substance abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>preauthorization</u> for out-of-network care.
If you are pregnant (coverage limited to retiree & spouse)	Office visits	No charge	40% <u>coinsurance</u>	Cost sharing does not apply for certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant (coverage limited to retiree & spouse)	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing does not apply for certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant (coverage limited to retiree & spouse)	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing does not apply for certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$400 for failure to obtain pre-authorization for out-of-network care may apply.
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	120 visits/calendar year combined with privateduty nursing.
If you need help recovering or have other special health needs	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need help recovering or have other special health needs	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to treatment of Autism and speech therapy for developmental delay.

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If you need help recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	365 days/stay. Penalty of \$400 for failure to obtain pre-authorization for out-of-network care.
If you need help recovering or have other special health needs	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
If you need help recovering or have other special health needs	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network inpatient care.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)

- Glasses (Child)
- Long-term care
- Routine eye care (Adult & Child)

- Routine foot care
- Weight loss programs Except for required preventive services.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care 20 visits/calendar year.
- Hearing aids 1 hearing aid per ear/3 years up to age 19.
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition.
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing 120 visits/calendar year combined with home health care.

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general toll free number at 1-800-367-3636.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.qov</u>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standard? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

-----To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.-----

7 of 8

Proprietary 477072-514378-972001

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$2,200
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,760

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,500
■ Specialist coinsurance	20%
■ Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs

Durable medical equipment (glucose meter)

\$7,400
\$1,500
\$0
\$1,200
\$20
\$2,720

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$1,900		
In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$1,500		
Copayments	\$0		
Coinsurance	\$80		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,580		

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-367-3636.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705),

Email: CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

Language Assistance:

For language assistance in your language call 1-800-367-3636 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-800-367-3636.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-800-367-3636 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 3636-367-3636 المحاند - 1-800-367-3636

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-800-367-3636 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-367-3636 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-800-367-3636 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 1-800-367-3636-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-367-3636 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-800-367-3636 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-800-367-3636.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-800-367-3636 sin gåstu.

Cherokee - OOYO SOLAOJ JhOSPOY OLT (GWY) ObWO'IS 1-800-367-3636 OOT LAFOJ JEGPJ HPRO.

Chinese - 欲取得繁體中文語言協助, 請撥打 1-800-367-3636, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-800-367-3636.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-800-367-3636 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-800-367-3636.

French - Pour une assistance linguistique en français appeler le 1-800-367-3636 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-367-3636 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-367-3636 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-800-367-3636 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહ્યય માટે કોઈ પણ ખર્ચ વગર 1-800-367-3636 પર ક્રૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-800-367-3636. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-800-367-3636 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-367-3636.

lbo - Maka enyemaka asusu na Igbo kpoo 1-800-367-3636 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-367-3636 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-367-3636.

Japanese - 日本語で援助をご希望の方は、1-800-367-3636 まで無料でお電話ください。

Karen - လာတါ်မာစားတါကတိုးကျိုဉ်အင်္ဂါ ကျိုဉ် ကိုး 1-800-367-3636 လာတအိုဉ်ဒီးတါလာ၁၁ဘူဉ်လာ၁စ္စာသဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsɔɔ́-wuduùn wẽe, dá 1-800-367-3636

برای راهنمایی به زبان فارسی با شماره 3636-367-1-800 به خورایی پهیوهندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ-800-367-3636 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-800-367-3636 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-367-3636 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-367-3636 ni sohte isais.

Mon-Khmer, សម្រាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-800-367-3636 ដោយឥតគិតថ្លប់។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-367-3636

Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1- ⁸⁰⁰⁻³⁶⁷⁻³⁶³⁶ मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-800-367-3636 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-800-367-3636 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-367-3636 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-367-3636 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 3636-367-900-1 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-367-3636.

Portuguese - Para obter assistência linguística em português ligue para o 1-800-367-3636 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-367-3636

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-367-3636.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-367-3636 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-367-3636.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-800-367-3636.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-800-367-3636. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-367-3636 bila malipo.

Syriac - K sin part of abrasic of sold of the sold of

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-367-3636 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-800-367-3636 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-800-367-3636 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-367-3636 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-367-3636 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-367-3636.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-367-3636.

ا رورک ل کتف م رب 3636-367-360 <u>عال کتن و اعمین الل رق م و در</u>

Vietnamese - Đê 'được hố trở ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đến số 1-800-367-3636.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-800-367-3636 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-800-367-3636 lái san owó kankan rárá.